GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:982
ANSWERED ON:04.12.2015
Insurance Cover for HIV/AIDS Patients
Munde Dr.Pritam Gopinath

Will the Minister of FINANCE be pleased to state:

whether the decision has been taken by the Public and private insurance companies to provide insurance cover to the HIV/AIDS patients;
(b) if so, the details thereof and the names of those public and private sector companies providing this insurance cover to the said patients;
(c) the names of the States and the number of patients particularly in Maharashtra likely to be provided the insurance cover through the said scheme; and
(d) the time by which it is likely to be implemented?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) & (b): As per the information furnished by Insurance Regulatory and Development Authority of India (IRDAI) there are no products exclusively for the People Living with HIV (PLHIV). However, there are a few products which do not exclude PLHIV subject to certain conditions.
Four Life insurers viz. ICICI Prudential Life Insurance Co. Ltd., HDFC Standard Life Insurance Co. Ltd., Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd. and Kotak Mahindra Old Mutual Life insurance Ltd. are offering some of their products to PLHIV. Further a total number of five health insurance products are offered by two standalone health insurers to the PLHIV viz. Star Health and Allied Insurance Co. Ltd. and Cigna TTK Health Insurance Co. Ltd. While two products offer basic cover, under the other three products the insured persons who are positive with HIV would be entitled for expenses incurred for treatment other than for opportunistic infections or treatments of HIV/AIDS based on certain parameters.
(c) & (d): No such data is maintained by IRDAI.
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